

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-23886-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luz M Villafane  
108 Linnett St.  
Bayonne, NJ 07002

Social Security No.:

xxx-xx-2552

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

on 4/5/23 at 10:00 AM

to consider and act upon the following:

**79** – Objection to (related document:77 Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie–Ann Greenberg. Objection deadline is 3/8/2023. (Attachments: # 1 30 DAY DEFAULT – PROPOSED ORDER) filed by Trustee Marie–Ann Greenberg) filed by Paola D. Vera on behalf of Luz M Villafane. (Vera, Paola)

Dated: 3/6/23

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Luz M Villafane  
Debtor

Case No. 18-23886-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 06, 2023

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2023:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Luz M Villafane, 108 Linnett St., Bayonne, NJ 07002-4322  |
| cr       | + Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610 |
| cr       | + Specialized Loan Servicing, LLC, c/o Stewart Legal Group, P.L., P.O. Box 340514, Tampa, FL 33694-0514                         |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address           | Date/Time            | Recipient Name and Address  |
|----------|--------------------------------------|----------------------|---|
| cr       | Email/PDF: bncnotices@becket-lee.com | Mar 06 2023 20:57:44 | Toyota Motor Credit Corporation c/o BECKET & LEE L, P.O. Box 3001 Dept., Malvern, PA 19355-0701 |

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2023 at the address(es) listed below:

| Name             | Email Address   |
|------------------|---|
| Denise E. Carlon | on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Gavin Stewart    | on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com   |

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 06, 2023

Form ID: ntchrgbk

Total Noticed: 4

Marie-Ann Greenberg

magecf@magtrustee.com

Michael R. DuPont

on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Paola D. Vera

on behalf of Debtor Luz M Villafane pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6